

UNITED STATES BANKRUPTCY COURT
Northern DISTRICT OF New York

In re Jose L. Lizardi
Debtor

Case No. 12-62352
Reporting Period: 3/1/2013-3/31/2013

Social Security # 9840
(last 4 digits only)

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	
Copies of bank statements		X	
Disbursement Journal	MOR-2 (INDV)	X	
Balance Sheet	MOR-3 (INDV)	X	
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)	X	
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)	X	
Debtor Questionnaire	MOR-6 (INDV)	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date 4/15/13

Signature of Joint Debtor

Date _____

In re Jose L. Lizardi

Case No. 12-62352

Debtor

Reporting Period: 3/1/2013-3/31/2013

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

First Niagara-2096

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month-First Niagara-2096	14,412.61	79,458.53
RECEIPTS	-	0
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (<i>attach schedule</i>)	106,218.72	266,702.17
Total Receipts	106,218.72	266,702.17
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance		
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Food, Clothing, Hygiene		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (<i>attach schedule</i>)		
Travel and Entertainment		
Gifts		
Other (<i>attach schedule</i>)	78,678.08	304,207.45
Total Ordinary Disbursements	78,678.08	304,207.45
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (<i>attach schedule</i>)		
Total Reorganization Items	0	0
Total Disbursements (Ordinary + Reorganization)	78,678.08	304,207.45
Net Cash Flow (Total Receipts - Total Disbursements)	27,540.64	(37,505.28)
Cash - End of Month (Must equal reconciled bank statement)	41,953.25	41,953.25

In re Jose L. Lizardi
Debtor

Case No. 12-62352
Reporting Period: 3/1/2013-3/31/2013

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	78,678.08
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	(12,100.00)
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	-
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	66,578.08

Jose L. Lizardi
Current Monthly Receipts and Disbursements
of Medical Practice First Niagara Account 2096
3/1/2013-3/31/2013

<u>Receipts</u>	<u>Current Month</u>	<u>Previous YTD</u>	<u>Year to Date</u>
Gross Receipts	\$ 106,218.72	\$ 160,483.45	\$ 266,702.17
 <u>Disbursements</u>			
Advertising	524.40	928.80	1,453.20
Automobile Expenses	1,779.04	5,528.73	7,307.77
Charitable Contributions	-	7,100.00	7,100.00
Personal Income Taxes	-	37,929.00	37,929.00
Withdrawals for Personal Expenses	10,220.36	7,974.72	18,195.08
Transfers to Personal Checking Account	12,100.00	29,100.00	41,200.00
Personal Insurance	1,709.23	5,597.66	7,306.89
Office Rent	-	9,000.00	9,000.00
Loan Payments (Secured)	-	5,015.37	5,015.37
Office Utilities/Phone	1,267.68	2,277.60	3,545.28
Employee Payroll & Benefits	14,008.89	29,606.95	43,615.84
Medical & Office Supplies	15,763.37	23,733.93	39,497.30
Professional Liability and Office Insurance	-	13,812.30	13,812.30
Pension and Profit Sharing Plans	20,192.30	44,423.06	64,615.36
Other Office Expense	1,112.81	3,501.25	4,614.06
	<u>\$ 78,678.08</u>	<u>\$ 225,529.37</u>	<u>\$ 304,207.45</u>

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CURRENT JOSE L LIZARDI MD
Cash Receipts Journal -2096
For the Period From Mar 1, 2013 to Mar 31, 2013

Filter Criteria includes: Report order is by Check Date. Report is printed in Detail Format.

Date	Account ID	Transaction Ref	Line Description	Debit Amnt	Credit Amnt
3/1/13	4000 1001	03012013	Visa Pt Collections VISA pt collections	95.00	95.00
3/1/13	4000 1001	030113	Deposit DEPOSIT	6,451.08	6,451.08
3/1/13	4000 1001	030113	Visa Pt Collections VISA pt collections	224.10	224.10
3/4/13	4000 1001	030413	Deposit DEPOSIT	2,069.84	2,069.84
3/5/13	4000 1001	030513	Deposit DEPOSIT	10,143.19	10,143.19
3/5/13	4000 1001	030513	Visa Pt Collections VISA pt collections	10.00	10.00
3/6/13	4000 1001	030613	Deposit DEPOSIT	3,542.68	3,542.68
3/7/13	4000 1001	03072013	Visa Pt Collections VISA pt collections	108.49	108.49
3/7/13	4000 1001	030713	Deposit DEPOSIT	2,950.36	2,950.36
3/8/13	4000 1001	030813	Deposit DEPOSIT	2,786.31	2,786.31
3/11/13	4000 1001	03112013	Visa Pt Collections VISA pt collections	387.51	387.51
3/11/13	4000 1001	03112013	Deposit DEPOSIT	7,411.68	7,411.68
3/12/13	4000 1001	03122013	Visa Pt Collections VISA pt collections	240.00	240.00
3/12/13	4000 1001	031213	Deposit DEPOSIT	7,578.42	7,578.42
3/13/13	4000 1001	031313	Deposit DEPOSIT	6,607.80	6,607.80
3/14/13	4000 1001	03142013	Visa Pt Collections VISA pt collections	62.00	62.00
3/14/13	4000 1001	031413	Deposit DEPOSIT	2,111.60	2,111.60
3/15/13	4000 1001	03152013	Visa Pt Collections VISA pt collections	17.00	17.00
3/15/13	4000 1001	03152013	Medicadi 1st Niagara EFT # 1853 VISA pt collections	13.23	13.23
3/15/13	4000 1001	03152013	Visa Pt Collections DEPOSIT	580.55	580.55
3/15/13	4000 1001	031513	Deposit DEPOSIT	5,235.30	5,235.30

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CURRENT JOSE L LIZARDI MD**Cash Receipts Journal-2096****For the Period From Mar 1, 2013 to Mar 31, 2013**

Filter Criteria includes: Report order is by Check Date. Report is printed in Detail Format.

Date	Account ID	Transaction Ref	Line Description	Debit Amnt	Credit Amnt
3/18/13	4000 1001	031813	Deposit DEPOSIT	12,056.90	12,056.90
3/19/13	4000 1001	03192013	Visa pt Collections VISA pt collections	45.00	45.00
3/19/13	4000 1001	03192013	Deposit DEPOSIT	3,708.71	3,708.71
3/20/13	4000 1001	03202013	Visa Pt Collections VISA pt collections	39.00	39.00
3/21/13	4000 1001	03212013	Deposit DEPOSIT	1,986.63	1,986.63
3/21/13	4000 1001	03212013	Deposit DEPOSIT	403.37	403.37
3/22/13	4000 1001	03222013	Deposit DEPOSIT	6,115.29	6,115.29
3/22/13	4000 1001	03222013	IST NIAGARA Medicaid eft # 13030405318 VISA pt collections	251.93	251.93
3/22/13	4000 1001	03222013	Visa pt Collections VISA pt collections	147.00	147.00
3/25/13	4000 1001	03252013	Visa Pt Collections VISA pt collections	98.88	98.88
3/25/13	4000 1001	03252013	Deposit DEPOSIT	6,694.90	6,694.90
3/26/13	4000 1001	03262013	Deposit DEPOSIT	11,333.07	11,333.07
3/27/13	4000 1001	03272013	Visa Pt Collections VISA pt collections	120.00	120.00
3/27/13	4000 1001	032713	Deposit DEPOSIT	2,716.88	2,716.88
3/28/13	4000 1001	03282013	Visa pt collections VISA pt collections	115.00	115.00
3/28/13	4000 1001	032813	Deposit DEPOSIT	1,760.02	1,760.02
				106,218.72	106,218.72

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CURRENT JOSE L LIZARDI MD**Cash Disbursements Journal-2096****For the Period From Mar 1, 2013 to Mar 31, 2013**

Filter Criteria includes: Report order is by Date. Report is printed in Detail Format.

Date	Check #	Account ID	Line Description	Debit Amount	Credit Amount
3/6/13	15589	5025 1001	ADVERTISING Supermedia	187.90	187.90
3/6/13	15590	5025 1001	ADVERTISING hibu, Inc Mid Atlantic	276.50	276.50
3/8/13	15591	3004 1001	Dr. Pension CHARLES A SCHWAB	4,038.46	4,038.46
3/8/13	15592	5012 1001	UTILITIES TIME WARNER CABLE	372.07	372.07
3/11/13	15593	5010 1001	OFFICE SUPPLIES CASH	100.00	100.00
3/11/13	15594	3000 1001	OWNERS' DRAW CASH	300.00	300.00
3/12/13	15595	3004 1001	Dr. Pension CHARLES A SCHWAB	4,038.46	4,038.46
3/12/13	15596	5012 1001	UTILITIES Enbridge ST Lawrence Gas	148.77	148.77
3/12/13	15597	5009 1001	MEDICAL SUPPLIES PHYSICIAN SALES & SERVICE	2,546.74	2,546.74
3/12/13	15598	5017 1001	MEALS AND ENTERTAINMENT First Crush Bistro	871.08	871.08
3/12/13	15599	5010 1001	OFFICE SUPPLIES PITNEY BOWES Global Financial Services	254.00	254.00
3/12/13	15600	5012 1001	UTILITIES AT & T MOBILITY	258.68	258.68
3/15/13	15601	3004 1001	Dr. Pension CHARLES A SCHWAB	4,038.46	4,038.46
3/15/13	15602	5025 1001	ADVERTISING NORTHERN NEW YORK NEWSPAPERS	60.00	60.00
3/15/13	15603	3000 1001	OWNERS' DRAW William's Classic Painting	545.40	545.40
3/18/13	15604	3000 1001	OWNERS' DRAW CASH	300.00	300.00
3/18/13	15605	5010 1001	OFFICE SUPPLIES CASH	80.00	80.00
3/19/13	15606	5010	OFFICE SUPPLIES	519.99	

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CURRENT JOSE L LIZARDI MD
Cash Disbursements Journal -2096
For the Period From Mar 1, 2013 to Mar 31, 2013

Filter Criteria includes: Report order is by Date. Report is printed in Detail Format.

Date	Check #	Account ID	Line Description	Debit Amount	Credit Amount
		1001	PURCHASE POWER		519.99
3/19/13	15607	3004 1001	Dr. Pension CHARLES A SCHWAB	4,038.46	4,038.46
3/21/13	15608	5011 1001	AUTO EXPENSE BMW	1,058.33	1,058.33
3/25/13	15609	3000 1001	OWNERS' DRAW First Niagara Bank NA	437.88	437.88
3/25/13	15610	3000 1001	OWNERS' DRAW CASH	80.00	80.00
3/25/13	15611	3000 1001	OWNERS' DRAW CASH	300.00	300.00
3/25/13	15612	5010 1001	OFFICE SUPPLIES SHRED CON, INC.	26.70	26.70
3/25/13	15613	5009 1001	MEDICAL SUPPLIES Stericycle, Inc	265.89	265.89
3/25/13	15614	5012 1001	UTILITIES NATIONAL GRID	297.91	297.91
3/25/13	15615	3003 1001	DRAW-HEALTH INSURANCE SUPPORT SERVICE ALLIANCE	1,340.71	1,340.71
3/25/13	15616	5010 1001	OFFICE SUPPLIES GE Capital c/o Ricoh USA Program	139.10	139.10
3/25/13	15617	5019 1001	LAUNDRY TRI-TOWN CLEANERS	157.10	157.10
3/25/13	15618	5012 1001	UTILITIES VERIZON	50.08	50.08
3/25/13	15619	5012 1001	UTILITIES VERIZON WIRELESS	140.17	140.17
3/25/13	15620	5011 1001	AUTO EXPENSE EXXON MOBIL	720.71	720.71
3/25/13	15621	3000 1001	OWNERS' DRAW Reuben Serrano	300.00	300.00
3/25/13	15622	3000 1001	OWNERS' DRAW CASH	300.00	300.00
3/25/13	15623	3000 1001	OWNERS' DRAW LOURDES PEREZ	300.00	300.00
3/25/13	15624	3000 1001	OWNERS' DRAW Ivonne Perez	300.00	300.00
3/25/13	15625	3000	OWNERS' DRAW	300.00	

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CURRENT JOSE L LIZARDI MD**Cash Disbursements Journal -2096****For the Period From Mar 1, 2013 to Mar 31, 2013**

Filter Criteria includes: Report order is by Date. Report is printed in Detail Format.

Date	Check #	Account ID	Line Description	Debit Amount	Credit Amount
		1001	MYRTHA ORTIZ		300.00
3/25/13	15626	5020	OFFICE CLEANING & SUPPLIES	92.59	
		1001	St Lawrence Supply		92.59
3/25/13	15627	5010	OFFICE SUPPLIES	155.33	
		1001	Buck Supply and Distribution		155.33
3/25/13	15628	3004	Dr. Pension	4,038.46	
		1001	CHARLES A SCHWAB		4,038.46
3/25/13	15629	3000	OWNERS' DRAW	1,000.00	
		1001	Mary Jane Barragato		1,000.00
3/25/13	15630	3000	OWNERS' DRAW	2,000.00	
		1001	JOSE LIZARDI MD		2,000.00
3/25/13	15631	5009	MEDICAL SUPPLIES	16,113.04	
		1001	AMERICAN EXPRESS		16,113.04
3/26/13	15631V	5009	MEDICAL SUPPLIES		16,113.04
		1001	AMERICAN EXPRESS	16,113.04	
3/26/13	15632	5009	MEDICAL SUPPLIES	11,583.03	
		3000	OWNERS' DRAW	4,357.08	
		1001	AMERICAN EXPRESS		15,940.11
Total				84,942.12	84,942.12

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CURRENT JOSE L LIZARDI MD**General Journal -2096****For the Period From Mar 1, 2013 to Mar 31, 2013**

Filter Criteria includes: 1) GL Account ID: 1001. Report order is by Date. Report is printed with Accounts having Zero Amounts and with shortened descriptions and in Detail Format.

Date	Account ID	Reference	Trans Description	Debit Amt	Credit Amt
3/5/13	1001	PR Ending 3/5/13	PR Ending 3/5/13		3,732.95
3/8/13	1001	2/13 Visa/MC	February 2013 Visa/MC Fees		84.63
3/8/13	1001	sw-UI adj	Refund from ADP for SUTA rate adj	426.15	
3/11/13	1001	PR ending 3/11/13	PR Ending 3/11/13		3,595.21
3/15/13	1001	sw-AMA ins w/d	AMAIAI Insurance Premium		368.52
3/18/13	1001	PR Ending 3/18/13	PR Ending 3/18/13		3,618.57
3/21/13	1001	transfer	Dr Lizardi transfer to personal		3,500.00
3/25/13	1001	PR Ending 3/25/13	PR Ending 3/25/13		3,488.31
3/25/13	1001	Transfer	Transfer from business to personal		8,000.00
Total				426.15	26,388.19

Bank Reconciliation

SW, 4/13/2013

Bank: First Niagara -2096 Month of: 3/31/13

General Ledger			Bank Statement	3/31/13	
Opening Balance	March-13	14,412.61	Opening Balance		33,609.64
Journals:					
Cash Receipts	106,218.72		Credits	102,207.38	
Cash Disbursements	52,716.04		Debits	92,880.91	
Journal Entries:		67,915.29	Interest	0.00	
			Fees		
ADP Entries	(14,435.04)				
CC Fees	(84.63)				
AMA ins w/d	(368.52)		Ending Balance	Bank Statement	42,936.11
withdrawals/other	(11,500.00)		Deposits in transit		
ADP SUTA tax	426.15				
misc adj			27-Mar	2,716.88	
voided cks	0.00		28-Mar	1,760.02	
			3/28 in g/l as 4/1	(39.41)	
	(25,962.04)	(25,962.04)			
Adjusted G/L Balance		41,953.25			
Adjustments:					
Debits:					
		#4000			
		#4000			4,437.49
		#6004	Outstanding Checks:	5,420.35	
		#4000			
		don't give			
Credits:					
AMA		#3005			
		#4000			
diff in ADP fees		#6004			
		#3000			
		don't give			
					5,420.35
Adjusted Balance:		41,953.25	Adjusted Balance:		41,953.25

Memo:		Outstanding Checks:	Number	Amount
off by:	0.00		7053	194.42
			See check pgs.	5,225.93
			o/s ADP fees/PR taxes	
			Total:	5,420.35

ADP						
Week of	Net Pay	Taxes	Fee	Adjusting Entry	Entry Made	β
2-Mar	2,552.42	1,116.50	64.03	3,732.95	3,732.95	0.00
9-Mar	2,500.67	1,030.51	64.03	3,595.21	3,595.21	0.00
16-Mar	2,519.04	1,035.50	64.03	3,618.57	3,618.57	0.00
23-Mar	2,452.28	972.00	64.03	3,488.31	3,488.31	0.00
30-Mar				0.00		0.00
6-Apr				0.00		0.00
Totals:	10,024.41	4,154.51	256.12	14,435.04	14,435.04	0.00

Dr. José Lizardi
Bank Reconciliation
Prior Months OutstandingDr. José Lizardi
Bank Reconciliation
2 Current Months

SW, 4/13/2013

				2/28/2013	Amount	Clrd?	Still o/s	3/31/2013	Amount	Clrd?	Still o/s
				15525	468.75	c		15589	187.90	c	
				15526	187.90	c		15590	276.50	c	
June '11	Amount	Clrd?	Still o/s	15527	276.50	c		15591	4,038.46	c	
14134	500.00		<u>500.00</u>	15528	1,225.05	c		15592	372.07	c	
				15529	384.60	c		15593	100.00	c	
Feb '12	Amount	Clrd?	Still o/s	15530	100.00	c		15594	300.00	c	
14579	100.00		100.00	15531	300.00	c		15595	4,038.46	c	
14598	193.19		<u>193.19</u>	15532	3,000.00	c		15596	148.77	c	
				15533	4,038.46	c		15597	2,546.74	c	
Mar '12	Amount	Clrd?	Still o/s	15534	-	v	-	15598	871.08	c	
14612	300.00		300.00	15535	-	v	-	15599	254.00	c	
14632	187.57	c	<u>-</u>	15536	165.10	c		15600	258.68	c	
				15537	15.00	c		15601	4,038.46	c	
Apr '12	Amount	Clrd?	Still o/s	15538	64.50	c		15602	60.00	c	
14670	100.00		100.00	15539	47.31	c		15603	545.40	c	
14681	70.00		<u>70.00</u>	15540	372.27	c		15604	300.00	c	
				15541	874.97	c		15605	80.00	c	
5/16/2012	Amount	Clrd?	Still o/s	15542	80.00	c		15606	519.99	c	
14739	50.00	c	<u>-</u>	15543	300.00	c		15607	4,038.46	c	
				15544	4,038.46	c		15608	1,058.33	c	
Total Prior			<u>1,263.19</u>	15545	50.00	c		15609	437.88	c	
				15546	46.93	c		15610	80.00	c	
				15547	661.87	c		15611	300.00	c	
				15548	587.94	c		15612	26.70		26.70
				15549	325.00	c		15613	265.89		265.89
				15550	4,038.46	c		15614	297.91		297.91
				15551	300.00	c		15615	1,340.71	c	
				15552	100.00	c		15616	139.10		139.10
				15553	150.00	c		15617	157.10		157.10
				15554	321.20	c		15618	50.08	c	
				15555	731.00	c		15619	140.17	c	
				15556	1,058.33	c		15620	720.71		720.71
				15557	26.16	c		15621	300.00		300.00
				15558	10.00	c		15622	300.00	c	
				15559	139.10	c		15623	300.00		300.00
				15560	19.97	c		15624	300.00		300.00
				15561	60.31	c		15625	300.00		300.00
				15562	100.00	c		15626	92.59	c	
				15563	100.00	c		15627	155.33		155.33
				15564	300.00	c		15628	4,038.46	c	
				15565	20.00	c		15629	1,000.00		1,000.00
				15566	265.89	c		15630	2,000.00	c	
				15567	369.50	c		15631	-	v	-
				15568	4,038.46	c		15632	15,940.11	c	
				15569	416.80	c		15633			-
				15570	1,325.71	c		15634			-
				15571	1,751.34	c		15635			-
				15572	12.23	c		15636			-
				15573	688.34	c		15637			-
				15574	80.83	c		15638			-
				15575	20.83	c		15639			-
				15576	112.23	c		15640			-
				15577	468.75	c		15641			-
				15578	300.00	c		15642			-
				15579	300.00	c		15643			-
				15580	300.00	c		15644			-
				15581	300.00	c		15645			-
				15582	300.00	c		15646			-

Dr. José Lizardi
Bank Reconciliation
Prior Months Outstanding

Dr. José Lizardi
Bank Reconciliation

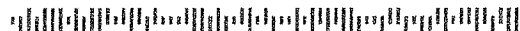
SW, 4/13/2013

2/28/2013				3/31/2013			
Amount	Clrd?	Still o/s		Amount	Clrd?	Still o/s	
15525	468.75	c		15589	187.90	c	
15526	187.90	c		15590	276.50	c	
15583	1,505.41	c		15647			-
15584	3,000.00	c		15648			-
15585	250.55	c		15649			-
15586	165.10	c		15650			-
15587	100.00	c		15651			-
15588	300.00	c		15652			-
15589			-	15653			-
15590			-	15654			-
15591			-	15655			-
15592			-	15656			-
15593			-	15657			-
15594			-	15658			-
15595			-	15659			-
15596			-	15660			-
15597			-	15661			-
15598			-	15662			-
15599			-	15663			-
15600			-	15664			-
15601			-	15665			-
15602			-	15666			-
15603			-	15667			-
15604			-	15668			-
15605			-	15669			-
15606			-	15670			-
15607			-	15671			-
15608			-	15672			-
15609			-	15673			-
15610			-	15674			-
15611			-	15675			-
41,457.11			-	52,716.04			3,962.74
	prior		1,263.19		prior		1,263.19
			1,263.19				5,225.93



PO Box 1237 South Windsor, CT 06074

AT 01 088864 36394B296 A**3DGT



ST LAWRENCE OBGYN ASSOCIATES
25 COTTAGE ST
POTSDAM NY 13676-1979

ACCOUNT STATEMENT

Statement Date: March 29, 2013
Primary Account Number: xxxxxxxx2096

	Customer Service 1-800-421-0004
	Automated Telephone Banking 1-800-439-8230
	Customer.Service@fnig.com
	Customer Service P.O. Box 527 Lockport, NY 14095-0527

See your account activity, pay bills and more...visit First Niagara Online Banking at FirstNiagara.com.

SUMMARY OF ACCOUNTS

Account	Account Type	Current Balance (\$)	Interest Rate (%)	APY (%)	Interest YTD (\$)
xxxxxxx2096	PartnershipPlus Checking	42,936.11			

PartnershipPlus Checking - xxxxxxxx2096

Statement from 03/01/13 Through 03/29/13

Account Summary

Beginning Balance (\$)	+	Deposits (\$)	+	Interest Paid (\$)	-	Withdrawals (\$)	-	Service Charge (\$)	=	Ending Balance (\$)
33,609.64		102,207.38		.00		92,880.91		.00		42,936.11

Account Analysis

Average Ledger Balance (\$)	-	Average Uncollected Balance (\$)	=	Average Collected Balance (\$)	-	Reserve Requirement Amount (\$)	=	Reserve Requirement Percentage (%)	=	Average Available Balance (\$)
48,112.67		6,190.07		41,922.60						41,922.60

Activity Charges

Service	Volume	Unit Price (\$)	Amount (\$)
CHECKS DEPOSITED	100200	98	166
CHECKS PAID	150100	98	60
DEPOSITS (CREDITS)	010101	98	18
ACH RECEIVED-DEBIT/CREDIT	250202	98	37
TRANSACTION CHARGE>500	019998	98	281
Total Activity Charges			.00

Total Service Charges

.00

Transactions by Date

Posting Date	Transaction Description	Debit (- \$)	Credit (+ \$)	Balance (\$)
03/01	Deposit		6,451.08	40,060.72
03/01	Check Num 15568	4,038.46		36,022.26
03/01	Check Num 15571	1,751.34		34,270.92
03/01	Check Num 15583	1,505.41		32,765.51
03/01	Check Num 15570	1,325.71		31,439.80
03/01	Check Num 15556	1,058.33		30,381.47
03/01	Check Num 15555	731.00		29,650.47
03/01	Check Num 15579	300.00		29,350.47
03/01	Check Num 15588	300.00		29,050.47
03/04	MERCHANT SERVICE MERCH DEP		224.10	29,274.57
03/04	MERCHANT SERVICE MERCH DEP		95.00	29,369.57

PartnershipPlus Checking - xxxxxxxx2096 (continued)

Transactions by Date (continued)

Posting Date	Transaction Description	Debit (-\$)	Credit (+\$)	Balance (\$)
03/04	MERCHANT SERVICE MERCH FEE	84.63		29,284.94
03/04	Check Num 15573	688.34		28,596.60
03/04	Check Num 15569	416.80		28,179.80
03/04	Check Num 15567	369.50		27,810.30
03/04	Check Num 15582	300.00		27,510.30
03/04	Check Num 15566	265.89		27,244.41
03/04	Check Num 15559	139.10		27,105.31
03/04	Check Num 15574	80.83		27,024.48
03/04	Check Num 15575	20.83		27,003.65
03/04	Check Num 15572	12.23		26,991.42
03/05	ADP TX-FINCL SVC ADP - TAX	2,358.00		24,633.42
03/05	ADP TX-FINCL SVC ADP - TAX	1,089.01		23,544.41
03/05	ADP TX-FINCL SVC ADP - TAX	27.49		23,516.92
03/05	Check Num 15580	300.00		23,216.92
03/05	Check Num 15587	100.00		23,116.92
03/06	ADP PAYROLL FEES ADP - FEES	64.03		23,052.89
03/06	Deposit		2,069.84	25,122.73
03/06	Deposit		3,542.68	28,665.41
03/06	Deposit		10,143.19	38,808.60
03/06	Check Num 15578	300.00		38,508.60
03/06	Check Num 15581	300.00		38,208.60
03/06	Check Num 15586	165.10		38,043.50
03/06	Check Num 15565	20.00		38,023.50
03/07	MERCHANT SERVICE MERCH DEP		10.00	38,033.50
03/07	Check Num 15585	250.55		37,782.95
03/08	MERCHANT SERVICE MERCH DEP		108.49	37,891.44
03/11	MERCHANT SERVICE MERCH DEP		387.51	38,278.95
03/11	Check Num 15589	187.90		38,091.05
03/11	Check Num 15593	100.00		37,991.05
03/12	ADP TX-FINCL SVC ADP - TAX	2,306.24		35,684.81
03/12	ADP TX-FINCL SVC ADP - TAX	1,003.57		34,681.24
03/12	ADP TX-FINCL SVC ADP - TAX	26.94		34,654.30
03/12	Deposit		7,578.42	42,232.72
03/12	Deposit		7,411.68	49,644.40
03/12	Deposit		2,950.36	52,594.76
03/12	Deposit		2,786.31	55,381.07
03/12	Check Num 15591	4,038.46		51,342.61
03/13	ADP TX-FINCL SVC ADP - TAX		426.15	51,768.76
03/13	MERCHANT SERVICE MERCH DEP		240.00	52,008.76
03/13	ADP PAYROLL FEES ADP - FEES	64.03		51,944.73
03/13	Check Num 15592	372.07		51,572.66
03/14	NYS DOH PAYMENTS		13.23	51,585.89
03/14	Check Num 15590	276.50		51,309.39
03/14	Check Num 15596	148.77		51,160.62
03/15	MERCHANT SERVICE MERCH DEP		62.00	51,222.62



PO Box 1237 South Windsor, CT 06074

PartnershipPlus Checking - xxxxxxxx2096 (continued)

Transactions by Date (continued)

Posting Date	Transaction Description	Debit (- \$)	Credit (+ \$)	Balance (\$)
03/15	AMAI INSURANCE INS PREM	368.52		50,854.10
03/15	Deposit		2,111.60	52,965.70
03/15	Deposit		6,607.80	59,573.50
03/15	Check Num 15595	4,038.46		55,535.04
03/15	Check Num 15584	3,000.00		52,535.04
03/15	Check Num 15594	300.00		52,235.04
03/18	MERCHANT SERVICE MERCH DEP		580.55	52,815.59
03/18	MERCHANT SERVICE MERCH DEP		17.00	52,832.59
03/18	Deposit		5,235.30	58,067.89
03/18	Deposit		12,056.90	70,124.79
03/18	Check Num 15597	2,546.74		67,578.05
03/18	Check Num 15598	871.08		66,706.97
03/18	Check Num 15599	254.00		66,452.97
03/19	ADP TX-FINCL SVC ADP - TAX	2,324.62		64,128.35
03/19	ADP TX-FINCL SVC ADP - TAX	1,008.37		63,119.98
03/19	ADP TX-FINCL SVC ADP - TAX	27.13		63,092.85
03/19	Check Num 15601	4,038.46		59,054.39
03/19	Check Num 15603	545.40		58,508.99
03/19	Check Num 15600	258.68		58,250.31
03/19	Check Num 15605	80.00		58,170.31
03/19	Check Num 15602	60.00		58,110.31
03/20	MERCHANT SERVICE MERCH DEP		45.00	58,155.31
03/20	ADP PAYROLL FEES ADP - FEES	64.03		58,091.28
03/20	Check Num 15604	300.00		57,791.28
03/21	NYS DOH PAYMENTS		251.93	58,043.21
03/21	MERCHANT SERVICE MERCH DEP		39.00	58,082.21
03/21	Withdrawal	3,500.00		54,582.21
03/22	Deposit		6,115.29	60,697.50
03/22	Deposit		3,708.71	64,406.21
03/22	Deposit		1,986.63	66,392.84
03/22	Deposit		403.37	66,796.21
03/22	Check Num 15607	4,038.46		62,757.75
03/25	MERCHANT SERVICE MERCH DEP		147.00	62,904.75
03/25	MERCHANT SERVICE MERCH DEP		98.88	63,003.63
03/25	Deposit		6,694.90	69,698.53
03/25	Withdrawal	8,000.00		61,698.53
03/25	Check Num 15630	2,000.00		59,698.53
03/25	Check Num 15606	519.99		59,178.54
03/25	Check Num 15622	300.00		58,878.54
03/25	Check Num 15611	300.00		58,578.54
03/25	Check Num 7051	194.43		58,384.11
03/25	Check Num 7050	194.42		58,189.69
03/25	Check Num 7052	194.42		57,995.27
03/25	Check Num 7049	194.42		57,800.85
03/25	Check Num 15610	80.00		57,720.85

089864 2/3

PartnershipPlus Checking - xxxxxxxx2096 (continued)

Transactions by Date (continued)

Posting Date	Transaction Description	Debit (-\$)	Credit (+\$)	Balance (\$)
03/26	ADP TX-FINCL SVC ADP - TAX	2,257.86		55,462.99
03/26	ADP TX-FINCL SVC ADP - TAX	945.59		54,517.40
03/26	ADP TX-FINCL SVC ADP - TAX	26.41		54,490.99
03/26	Deposit		11,333.07	65,824.06
03/26	Check Num 15609	437.88		65,386.18
03/27	ADP PAYROLL FEES ADP - FEES	64.03		65,322.15
03/27	Check Num 15608	1,058.33		64,263.82
03/27	Check Num 15626	92.59		64,171.23
03/28	MERCHANT SERVICE MERCH DEP		120.00	64,291.23
03/28	NYS DOH PAYMENTS		39.41	64,330.64
03/29	MERCHANT SERVICE MERCH DEP		115.00	64,445.64
03/29	Check Num 15632	15,940.11		48,505.53
03/29	Check Num 15628	4,038.46		44,467.07
03/29	Check Num 15615	1,340.71		43,126.36
03/29	Check Num 15619	140.17		42,986.19
03/29	Check Num 15618	50.08		42,936.11

Checks in Order

Check Number	Date	Amount (\$)
7049	03/25	194.42
7050	03/25	194.42
7051	03/25	194.43
7052	03/25	194.42
15555*	03/01	731.00
15556	03/01	1,058.33
15559*	03/04	139.10
15565*	03/06	20.00
15566	03/04	265.89
15567	03/04	369.50
15568	03/01	4,038.46
15569	03/04	416.80
15570	03/01	1,325.71
15571	03/01	1,751.34
15572	03/04	12.23
15573	03/04	688.34
15574	03/04	80.83
15575	03/04	20.83
15578*	03/06	300.00
15579	03/01	300.00

Check Number	Date	Amount (\$)
15580	03/05	300.00
15581	03/06	300.00
15582	03/04	300.00
15583	03/01	1,505.41
15584	03/15	3,000.00
15585	03/07	250.55
15586	03/06	165.10
15587	03/05	100.00
15588	03/01	300.00
15589	03/11	187.90
15590	03/14	276.50
15591	03/12	4,038.46
15592	03/13	372.07
15593	03/11	100.00
15594	03/15	300.00
15595	03/15	4,038.46
15596	03/14	148.77
15597	03/18	2,546.74
15598	03/18	871.08
15599	03/18	254.00

Check Number	Date	Amount (\$)
15600	03/19	258.68
15601	03/19	4,038.46
15602	03/19	60.00
15603	03/19	545.40
15604	03/20	300.00
15605	03/19	80.00
15606	03/25	519.99
15607	03/22	4,038.46
15608	03/27	1,058.33
15609	03/26	437.88
15610	03/25	80.00
15611	03/25	300.00
15615*	03/29	1,340.71
15618*	03/29	50.08
15619	03/29	140.17
15622*	03/25	300.00
15626*	03/27	92.59
15628*	03/29	4,038.46
15630*	03/25	2,000.00
15632*	03/29	15,940.11

(*) Check Numbers Out of Sequence

In re Jose L. Lizardi

Case No. 12-62352

Debtor

Reporting Period: 3/1/2013-3/31/2013

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

NBT-8007

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month-NBT-8007	3,616.24	2,843.18
RECEIPTS		
Wages (Net)		
Interest and Dividend Income	0.03	0.09
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (<i>attach schedule</i>)	309.31	1,086.31
Total Receipts	309.34	1,086.40
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance		
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Food, Clothing, Hygiene		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (<i>attach schedule</i>)		
Travel and Entertainment		
Gifts		
Other (<i>attach schedule</i>)	317.51	321.51
Total Ordinary Disbursements	317.51	321.51
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (<i>attach schedule</i>)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	317.51	321.51
Net Cash Flow (Total Receipts - Total Disbursements)	(8.17)	764.89
Cash - End of Month (Must equal reconciled bank statement)	3,608.07	3,608.07

In re Jose L. Lizardi
Debtor

Case No. 12-62352
Reporting Period: 3/1/2013-3/31/2013

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	317.51
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	-
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	-
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	317.51

Jose L. Lizardi
Current Monthly Receipts and Disbursements
of Medical Practice NBT Account 8007
3/1/2013-3/31/2013

	<u>Current Month</u>	<u>Previous YTD</u>	<u>Year to Date</u>
<u>Receipts</u>			
Gross Receipts	\$ 309.31	\$ 777.00	\$ 1,086.31
<u>Disbursements</u>			
Bank Fees	\$ 317.51	\$ 4.00	\$ 321.51

4/13/13 at 15:22:20.38

Page: 1

CURRENT JOSE L LIZARDI MD

Cash Receipts Journal -8007

For the Period From Mar 1, 2013 to Mar 31, 2013

Filter Criteria includes: Report order is by Check Date. Report is printed in Detail Format.

Date	Account ID	Transaction Ref	Line Description	Debit Amnt	Credit Amnt
3/8/13	4000	030820131	NBT Medicare EFT # 887999471		225.12
	1000		VISA pt collections	225.12	
3/25/13	4000	03252013	NBT Medicare EFT # 888114136		84.19
	1000		VISA pt collections	84.19	
				<u>309.31</u>	<u>309.31</u>

4/13/13 at 13:10:46.45

Page: 1

CURRENT JOSE L LIZARDI MD
Cash Disbursements Journal -8007
For the Period From Mar 1, 2013 to Mar 31, 2013

Filter Criteria includes: Report order is by Date. Report is printed in Detail Format.

Date	Check #	Account ID	Line Description	Debit Amount	Credit Amount
3/29/13	loanpayment	2002		292.69	
		5013		22.82	
		1000	NBT BANK		315.51
	Total			315.51	315.51

4/13/13 at 13:09:49.50

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CURRENT JOSE L LIZARDI MD

General Journal -8007

For the Period From Mar 1, 2013 to Mar 31, 2013

Filter Criteria includes: 1) GL Account ID: 1000. Report order is by Date. Report is printed with Accounts having Zero Amounts and with shortened descriptions and in Detail Format.

Date	Account ID	Reference	Trans Description	Debit Amt	Credit Amt
3/31/13	1000	sw-bank recon	Net March bank statement items		1.97
		Total			1.97

Bank Reconciliation

Bank:	NBT-8007		Month of:	3/31/13	
General Ledger			Bank Statement	3/31/13	
Opening Balance	March-13	3,616.24	Opening Balance		3,616.24
Journals:					
Cash Receipts	309.34		Credits	309.31	
Cash Disbursements	317.51		Debits	315.51	
Journal Entries:		3,608.07	Interest	0.03	
			Fees	2.00	
			Ending Balance	Opening Balance	3,608.07
			Deposits in transit		
	0.00	0.00			
<u>Adjusted G/L Balance</u>		3,608.07			
Adjustments:					
Debits:					
					0.00
			Outstanding Checks:	0.00	
Credits:					
					0.00
Adjusted Balance:		3,608.07	Adjusted Balance:		3,608.07

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PAGE 1

JOSE L LIZARDI OBSTETRICS GYNECOLOGY
AND INFERTILITY
25-27 COTTAGE ST STE B
POTSDAM NY 13676

ACCOUNT NUMBER
230128007

STATEMENT DATE
3-31-13

BRANCH NUMBER
372

STAR PLUS CHECKING

ACCOUNT NUMBER 230128007
OBSTETRICS GYNECOLOGY & INFERT

* ACCOUNT SUMMARY

LAST STATEMENT BALANCE	3,616.24	DATE	2-28-13
+ DEPOSIT / CREDITS	309.31	NUMBER	2
- CHECKS / DEBITS	315.51	NUMBER	1
+ INTEREST PAID	.03	PAID YTD	.09
- FED WITHHOLDING	.00	W/H YTD	.00
- SERVICE CHARGE	2.00		
BALANCE THIS STATEMENT	3,608.07		

* TRANSACTION DETAIL

DATE	TRACER	DESCRIPTION	AMOUNT
3-04		NGS, INC. MED B PMNT	225.12
		1730280132	
		LIZARDI JOSE	
3-22		NGS, INC. MED B PMNT	84.19
		1730280132	
		LIZARDI JOSE	
3-29	55555	LOAN PAYMENT 005700424768	315.51-
3-29	999	SERVICE CHARGE	2.00-
3-29		INTEREST PAYMENT	.03

* DAILY BALANCE INFORMATION

DATE	BALANCE	DATE	BALANCE
2-28	3616.24	3-04	3841.36
3-29	3608.07	3-22	3925.55

* INTEREST RATE DETAIL

DATE	RATE	DATE	RATE
2-28	.010		

* INTEREST SUMMARY

INTEREST EARNED FROM 3/01/13 THROUGH 3/31/13	31
DAYS IN PERIOD	.03
INTEREST EARNED	.01
ANNUAL PERCENTAGE YIELD EARNED	.09
INTEREST PAID THIS YEAR	.00
INTEREST WITHHELD THIS YEAR	

* SERVICE CHARGE SUMMARY

DESCRIPTION	AMOUNT
IMAGE STATEMENT FEE	2.00
TOTAL SERVICE CHARGE	2.00

PAGE 2

JOSE L LIZARDI OBSTETRICS GYNECOLOGY

ACCOUNT NUMBER
230128007

STATEMENT DATE
3-31-13

* OVERDRAFT CHARGES SUMMARY-----

	TOTAL FOR THIS PERIOD	TOTAL YEAR TO DATE
TOTAL RETURNED ITEM FEES	.00	.00
TOTAL OVERDRAFT FEES	.00	.00

In re Jose L. Lizardi

Case No. 12-62352

Debtor

Reporting Period: 3/1/2013-3/31/2013

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

First Niagara-1693

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month-First Niagara-1693	7,609.10	15,579.51
RECEIPTS		
Wages (Net)		
Interest and Dividend Income	0.03	0.16
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (<i>attach schedule</i>)	12,100.00	41,200.00
Total Receipts	12,100.03	41,200.16
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance		
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Food, Clothing, Hygiene		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (<i>attach schedule</i>)		
Travel and Entertainment		
Gifts		
Other (<i>attach schedule</i>)	15,079.14	52,149.68
Total Ordinary Disbursements	15,079.14	52,149.68
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (<i>attach schedule</i>)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	15,079.14	52,149.68
Net Cash Flow (Total Receipts - Total Disbursements)	(2,979.11)	(10,949.52)
Cash - End of Month (Must equal reconciled bank statement)	4,629.99	4,629.99

In re Jose L. Lizardi
Debtor

Case No. 12-62352
Reporting Period: 3/1/2013-3/31/2013

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	15,079.14
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	-
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	-
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	15,079.14

Jose L. Lizardi
Current Monthly Receipts and Disbursements
of Personal Checking- First Niagara Account 1693
3/1/2013-3/31/2013

	<u>Current Month</u>	<u>Previous YTD</u>	<u>Year to Date</u>
<u>Deposits</u>			
Transfers from Business Checking	\$ 12,100.00	\$ 29,100.00	\$ 41,200.00
<u>Disbursements</u>			
Automobile Expenses	-	544.40	544.40
Bank Fees	25.00	50.00	75.00
Credit Card Payments	-	702.43	702.43
Family Support	4,929.44	12,265.64	17,195.08
Repairs and Maintenance	974.95	4,265.91	5,240.86
Mortgage Payment (Secured)	4,043.91	8,048.12	12,092.03
Utilities/Phone	1,710.40	5,834.91	7,545.31
Food, Clothing, Hygiene	1,694.03	1,908.74	3,602.77
Medical Expenses	568.50	1,184.57	1,753.07
Personal Insurance	1,132.91	2,265.82	3,398.73
	<u>\$ 15,079.14</u>	<u>\$ 37,070.54</u>	<u>\$52,149.68</u>

4/13/13 at 15:20:30.24

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Dr. Lizardi Personal Account
Cash Receipts Journal-1693
For the Period From Mar 1, 2013 to Mar 31, 2013

Filter Criteria includes: Report order is by Check Date. Report is printed in Detail Format.

Date	Account ID	Transaction Ref	Line Description	Debit Amnt	Credit Amnt
3/12/13	4000 1000	deposit	Transfers from Business Business	600.00	600.00
3/28/13	4100 1000	interest	Interest Income first niagara	0.03	0.03
				<u>600.03</u>	<u>600.03</u>

4/13/13 at 15:16:16.84

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Dr. Lizardi Personal Account
Cash Disbursements Journal-1693
For the Period From Mar 1, 2013 to Mar 31, 2013

Filter Criteria includes: Report order is by Date. Report is printed in Detail Format.

Date	Check #	Account ID	Line Description	Debit Amount	Credit Amount
3/1/13	1228	6350	Maintenance & Repairs Expense	75.00	
		1000	Annette Merkley		75.00
3/1/13	1314	6050	Little Jose's Expenses	202.23	
		1000	City Treasurer San Diego		202.23
3/1/13	Mortgage	6090	HSBC Mortgage	4,043.91	
		1000	HSBC Mortgage		4,043.91
3/1/13	xfr to 64389 #1	6050	Little Jose's Expenses	150.00	
		1000	Jose Lizardi IV		150.00
3/6/13	xfr	6800	Life Insurance Expense	1,132.91	
		1000	Northwestern Mutual		1,132.91
3/8/13	1231	6550	Television	226.38	
		1000	Direct TV		226.38
3/8/13	1232	6150	Mom's Car Payments	237.45	
		1000	ALLY		237.45
3/8/13	xfr to 64389 M	6050	Little Jose's Expenses	150.00	
		1000	Jose Lizardi IV		150.00
3/12/13	1233	6350	Maintenance & Repairs Expense	524.95	
		1000	William's Classic Painting		524.95
3/12/13	1234	6050	Little Jose's Expenses	166.43	
		1000	Direct TV		166.43
3/12/13	1235	6050	Little Jose's Expenses	231.62	
		1000	SDG & E		231.62
3/12/13	1236	6350	Maintenance & Repairs Expense	300.00	
		1000	Kip Blanchard		300.00
3/15/13	xfr to 64389 M	6050	Little Jose's Expenses	150.00	
		1000	Jose Lizardi IV		150.00
3/20/13	checks	6450	Food/House Supplies	123.63	
		1000	Harland Check Order		123.63
3/21/13	1301	6350	Maintenance & Repairs Expense	75.00	
		1000	Annette Merkley		75.00
3/21/13	1302	6450	Food/House Supplies	1,570.40	
		1000	Card Services		1,570.40
3/21/13	1303	6050	Little Jose's Expenses	169.92	
		1000	AT & T Mobility		169.92

4/13/13 at 15:16:16.89

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Dr. Lizardi Personal Account
Cash Disbursements Journal-1693
For the Period From Mar 1, 2013 to Mar 31, 2013

Filter Criteria includes: Report order is by Date. Report is printed in Detail Format.

Date	Check #	Account ID	Line Description	Debit Amount	Credit Amount
3/21/13	1304	6050	Little Jose's Expenses	204.97	
		1000	Volkswagen Credit		204.97
3/21/13	1305	6050	Little Jose's Expenses	314.77	
		1000	Volkswagen Credit		314.77
3/21/13	1306	6400	Utilities Expense	1,098.22	
		1000	Griffith Energy		1,098.22
3/22/13	xfr to 64389 M	6050	Little Jose's Expenses	150.00	
		1000	Jose Lizardi IV		150.00
3/25/13	1307	6400	Utilities Expense	343.00	
		1000	National Grid		343.00
3/25/13	1308	6050	Little Jose's Expenses	2.05	
		1000	MDX Payment Processing Center		2.05
3/25/13	1309	6050	Little Jose's Expenses	50.00	
		1000	Dr David Bortz		50.00
3/25/13	1310	6400	Utilities Expense	42.80	
		1000	Aeon Distributors, Inc		42.80
3/25/13	1311	6650	Medical Expenses	54.96	
		1000	BWPO-SG8		54.96
3/25/13	1312	6650	Medical Expenses	153.54	
		1000	University of Rochester		153.54
3/25/13	1313	6650	Medical Expenses	360.00	
		1000	Massena Memorial Hospital		360.00
3/28/13	service chg	5000	Bank Charges	25.00	
		1000	First Niagara		25.00
Total				12,329.14	12,329.14

4/13/13 at 15:16:53.98

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Dr. Lizardi Personal Account
General Journal -1693
For the Period From Mar 1, 2013 to Mar 31, 2013

Filter Criteria includes: Report order is by Date. Report is printed with Accounts having Zero Amounts and with shortened descriptions and in Detail Format.

Date	Account ID	Reference	Trans Description	Debit Amt	Credit Amt
3/1/13	6050		Jose's Rent online payment	2,750.00	
	1000		Jose's Rent online payment		2,750.00
3/21/13	4000	transfer	Dr Lizardi transfer		3,500.00
	1000		Dr Lizardi transfer	3,500.00	
3/25/13	1000	transfer	transfer from business account	8,000.00	
	4000		transfer from business account		8,000.00
Total				14,250.00	14,250.00

4/13/13 at 11:33:01.02

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Dr. Lizardi Personal Account
Account Reconciliation
As of Mar 31, 2013
1000 - First Niagara Checking-1693
Bank Statement Date: March 31, 2013

Filter Criteria includes: Report is printed in Detail Format.

Beginning GL Balance			7,609.10
Add: Cash Receipts			600.03
Less: Cash Disbursements			(12,329.14)
Add (Less) Other			8,750.00
Ending GL Balance			4,629.99
Ending Bank Balance			8,303.57
Add back deposits in transi			
Total deposits in transit			
(Less) outstanding checks			
	Mar 21, 2013	1301	(75.00)
	Mar 25, 2013	1307	(343.00)
	Mar 25, 2013	1308	(2.05)
	Mar 25, 2013	1309	(50.00)
	Mar 25, 2013	1310	(42.80)
	Mar 25, 2013	1311	(54.96)
	Mar 25, 2013	1312	(153.54)
	Mar 1, 2013	1314	(202.23)
Total outstanding checks			(923.58)
Add (Less) Other			
	Mar 1, 2013		(2,750.00)
Total other			(2,750.00)
Unreconciled difference			0.00
Ending GL Balance			4,629.99



PO Box 1237 South Windsor, CT 06074

AV 01 013561 34367B 34 A**5DGT



JOSE L LIZARDI MD
GINA M LIZARDI
PO BOX 730
POTSDAM NY 13676-0730

ACCOUNT STATEMENT

Statement Date: March 28, 2013
Primary Account Number: xxxxxxxx1693

	Customer Service 1-800-421-0004
	Automated Telephone Banking 1-800-439-8230
	Customer.Service@fnfg.com
	Customer Service P.O. Box 527 Lockport, NY 14095-0527

See your account activity, pay bills and more...visit First Niagara Online Banking at FirstNiagara.com.

SUMMARY OF ACCOUNTS

Account	Account Type	Current Balance (\$)	Interest Rate (%)	APY (%)	Interest YTD (\$)
xxxxxxxx1693	PinnaclePlus Checking	8,303.57	.010	0.01	.16

PinnaclePlus Checking - xxxxxxxx1693

Statement from 03/01/13 Through 03/28/13
Interest Earned \$.03 Annual Percentage Yield Earned 0.01%

Account Summary

Beginning Balance (\$)	+	Deposits (\$)	+	Interest Paid (\$)	-	Withdrawals (\$)	-	Service Charge (\$)	=	Ending Balance (\$)
10,537.84		12,100.00		.03		14,309.30		25.00		8,303.57

Transactions by Date

Posting Date	Transaction Description	Debit (-\$)	Credit (+\$)	Balance (\$)
03/01	HSBC MTGE (USA) MTG PAYMNT	4,043.91		6,493.93
03/01	EXT. TFR TO:XXXXXX064389	150.00		6,343.93
03/04	CAMBRIDGE MANAGE ROUP 128	2,750.00		3,593.93
03/04	Check Num 1230	42.80		3,551.13
03/05	VERIZON FINANCIA PAYMENTS Check Number: 1229	135.94		3,415.19
03/06	NORTHWESTERN MU ISA PAYMNT	1,132.91		2,282.28
03/07	Check Num 1228	75.00		2,207.28
03/08	EXT. TFR TO:XXXXXX064389	150.00		2,057.28
03/11	Check Num 1232	237.45		1,819.83
03/12	DirecTV - Louisv CHECK PYMT Check Number: 1231	226.38		1,593.45
03/12	Deposit		600.00	2,193.45
03/14	Check Num 1233	524.95		1,668.50
03/15	DIRECTV CHECKPYMT Check Number: 1234	166.43		1,502.07
03/15	EXT. TFR TO:XXXXXX064389	150.00		1,352.07
03/19	Check Num 1236	300.00		1,052.07
03/20	HARLAND CLARKE CHK ORDER	123.63		928.44
03/21	Deposit		3,500.00	4,428.44
03/21	Check Num 1235	231.62		4,196.82
03/22	EXT. TFR TO:XXXXXX064389	150.00		4,046.82
03/25	Deposit		8,000.00	12,046.82
03/26	Check Num 1305	314.77		11,732.05
03/26	Check Num 1304	204.97		11,527.08
03/27	Check Num 1302	1,570.40		9,956.68
03/27	Check Num 1303	169.92		9,786.76

PinnaclePlus Checking - xxxxxxxx1693 (continued)

Transactions by Date (continued)

Posting Date	Transaction Description	Debit (-\$)	Credit (+\$)	Balance (\$)
03/28	Check Num 1306	1,098.22		8,688.54
03/28	Check Num 1313	360.00		8,328.54
03/28	Service Charge	25.00		8,303.54
03/28	Interest Credited Deposit		.03	8,303.57

Overdraft and Returned-Item Charge Summary

	Total for this period (\$)	Total Year-to-Date (\$)
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	74.00
Total Fees Refunded		370.00

Checks in Order

Check Number	Date	Amount (\$)
1228	03/07	75.00
1230*	03/04	42.80
1232*	03/11	237.45
1233	03/14	524.95

Check Number	Date	Amount (\$)
1235*	03/21	231.62
1236	03/19	300.00
1302*	03/27	1,570.40
1303	03/27	169.92

Check Number	Date	Amount (\$)
1304	03/26	204.97
1305	03/26	314.77
1306	03/28	1,098.22
1313*	03/28	360.00

(*) Check Numbers Out of Sequence

In re Jose L. Lizardi

Case No. 12-62352

Debtor

Reporting Period: 3/1/2013-3/31/2013

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A REAL PROPERTY		
Primary Residence	440,000.00	440,000.00
Other Property (attach schedule)		
TOTAL REAL PROPERTY ASSETS	440,000.00	440,000.00
SCHEDULE B PERSONAL PROPERTY		
Cash on Hand		
Bank Accounts	50,191.31	40,282.15
Security Deposits		
Household Goods & Furnishings	7,500.00	7,500.00
Books, Pictures, Art	300.00	300.00
Wearing Apparel	700.00	700.00
Furs and Jewelry		
Firearms & Sports Equipment		
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing	2,300,000.00	2,300,000.00
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable	362,305.60	417,545.00
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles	48,882.48	48,882.48
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business	150,000.00	150,000.00
Inventory		
Animals	200.00	200.00
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		
TOTAL PERSONAL PROPERTY	2,920,079.39	2,965,409.63
TOTAL ASSETS	3,360,079.39	3,405,409.63

In re Jose L. Lizardi

Debtor

Case No. 12-62352

Reporting Period: 3/1/2013-3/31/2013[illegible]

In re Jose L. Lizardi

Debtor

Case No. 12-62352

Reporting Period: 3/1/2013-3/31/2013

SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage	0					
Rent	0					
Secured Debt/Adequate Protection Payments	0					
Professional Fees	0					
Other Post-Petition debt (<i>list creditor</i>)						
Total Post-petition Debts	0					

Explain how and when the Debtor intends to pay any past due post-petition debts.

In re Jose L. Lizardi
Debtor

Case No. 12-62352
Reporting Period: 3/1/2013-3/31/2013

**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
Ally Financial	237.45	237.45	
First Niagara Bank	437.88	437.88	
First Niagara Bank	-	-	
HSBC Mortgage	4,043.91	4,043.91	
NBT Bank	-	846.74	
NBT Bank	315.51	315.51	
BMW	1,058.33	1,058.33	
TOTAL PAYMENTS		6,939.82	

INSTALLMENT PAYMENTS

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY

In re Jose L. Lizardi
Debtor

Case No. 12-62352
Reporting Period: 3/1/2013-3/31/2013

DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		X
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		X
10	Are any amounts owed to post petition creditors delinquent?		X
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X